Group Critical Illness Insurance

Valuable Benefits at an Affordable Cost
Trustmark’s Group Critical Illness plan is like no other. It marries substantial benefit amounts with affordability. When employer benefit dollars are stretched thin and employees need more financial security, Trustmark’s Group Critical Illness is an ideal solution.

Double Benefit
Critical Illness insurance provides a cash payment for peace of mind upon first diagnosis of a covered illness. But what happens if someone experiences a second illness? With Trustmark’s Double Benefit, that family member can receive a second cash payment equal to the first.

No Benefit Reduction Due to Age
Full benefit payable at all ages, including people over 70, who are at greater risk of having a critical illness.

Stackable
Offer a stand-alone voluntary plan, or one that combines an employer-paid benefit with voluntary buy-up benefit amount options.

Conditional Portability
Employees who change jobs or retire can keep coverage for up to 12 months with no change in premium or benefits.

HIV Benefit
Employees such as healthcare workers, police, and firefighters face the occupational hazard of contracting HIV daily. Building in Occupational HIV as a covered condition adds even more value to their Critical Illness plan.

Best Doctors®
Best Doctors® assistance for covered conditions is built into every plan, providing immediate access to:
• InterConsultation™ for in-depth medical reviews to confirm diagnosis and ensure the best treatment plan is in place;
• FindBestDoc™ for a customized search for highly skilled specialists; and
• BestDoctors VIP Concierge for trusted advice and caring support to ensure that your medical priorities are met.

Affordable
With Group Critical Illness, premiums are extremely affordable. At a fraction of the cost of individual critical illness coverage, Group Critical Illness provides nearly twice as much benefit for the same premium.

How Double Benefit Works
Example: $50,000 Critical Illness Policy

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Benefit Amount</th>
<th>Initial Benefit</th>
<th>Double Benefit (100%)</th>
<th>Total Payout</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Benefit</td>
<td></td>
<td>Heart attack diagnosis:</td>
<td>Stroke diagnosis:</td>
<td>$100,000</td>
</tr>
<tr>
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<td></td>
<td>Stroke diagnosis:</td>
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*The second illness must be a different covered condition than the first and must occur at least six months later.
A diagnosis of cancer changes a person’s life. At the onset, it is frightening and confusing, and once the initial shock wears off, many questions arise. Fortunately, in addition to the financial benefit insureds get with Trustmark’s Group CI, they are automatically enrolled in Best Doctors®, a leader in connecting people to the medical information they need.

**Underwriting**

**Guaranteed Issue**
- $5,000 to $20,000 for employees, subject to case characteristics
- 20% of eligible employees must participate

**Modified Guaranteed Issue**
- $5,000 to $100,000 for employee, spouse and children
- Family benefits available
- Accept/Reject application style with 3 Yes/No questions enables employees to know immediately whether they and their family will be issued coverage
- Medical details are neither requested nor needed

**Additional Benefits & Features**

**Health Screening Benefit**
This benefit reimburses the cost of a screening test or immunization, up to $50 or $100, every calendar year for each insured with no coordination of coverage.
- Low dose mammography
- Pap smear
- Serum cholesterol
- Prostate specific antigen
- Stress test
- Colonoscopy
- Bone marrow testing
- Flexible sigmoidoscopy
- Hemoccult stool specimen
- Blood test for triglycerides or cancer
- Chest x-ray
- Immunizations

**Rate Guarantee**
Standard rate guarantees for 12 months and 24 months are available.

**Family Coverage**
Same benefit amount and underwriting available for employee, spouse and children.
- Spouse Benefit – 100% or 50% of employee benefit
- Child(ren) Benefit – 100%, 50% or 10%

**Covered Conditions**
- Heart Attack
- Invasive Cancer
- Stroke
- Occupational HIV
- Coronary Artery Bypass Surgery (25%)
- Kidney Failure
- Major Organ Transplant
- Paralysis of two or more limbs
- Blindness
- ALS (Lou Gehrig’s Disease)
- Carcinoma in situ (25%)²

**Occupational HIV Benefit**
This optional benefit includes HIV as a covered condition for employee and spouse when HIV is caused by a qualified event at work.

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**Best Doctors®**
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